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**H4P PPBC**

(56) Documents Cited  
**WO 98/48546 A1 WO 98/04061 A1 WO 98/02836 A2**  
**WO 97/44749 A1 US 5987454 A**  
 Internet website: <http://www.nhsdirect.nhs.uk/>  
 Internet website: <http://direct-advice.com/>  
 Internet website: <http://healthweb.org/>

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(54) Abstract Title  
**A network of information resources**

(57) A service provider has a network 2 of information resources accessible to users 4 through the Internet 6. The information is provided by a plurality of experts who have previously been approved by the service provider. Once vetted the experts can post their information to the database through the Internet. The network of information resources includes an autobiography server containing the experts' biographical information and business resumes accessible by users. An user accesses expert advice using the search engine 10. A billing server allows experts to receive a fee for the access to their information in the form of click revenues or from elapsed time. The information resources may include financial, medical, technical or business information or advice.

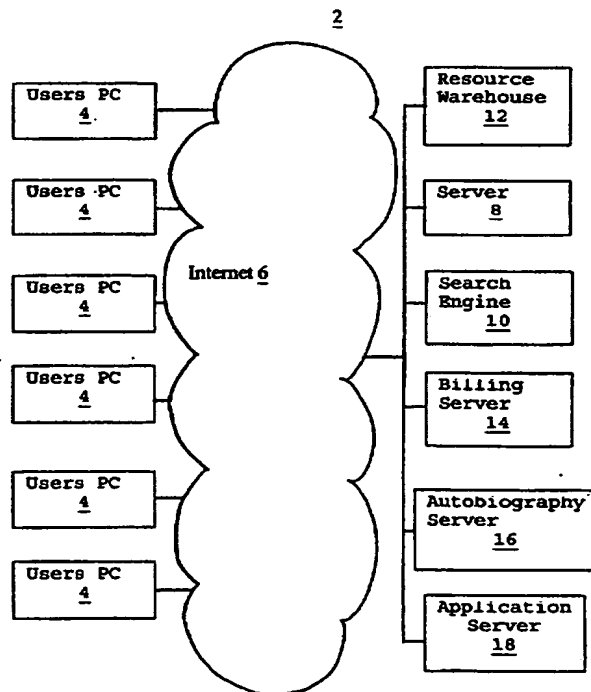


Figure 1

GB 2 357 675 A

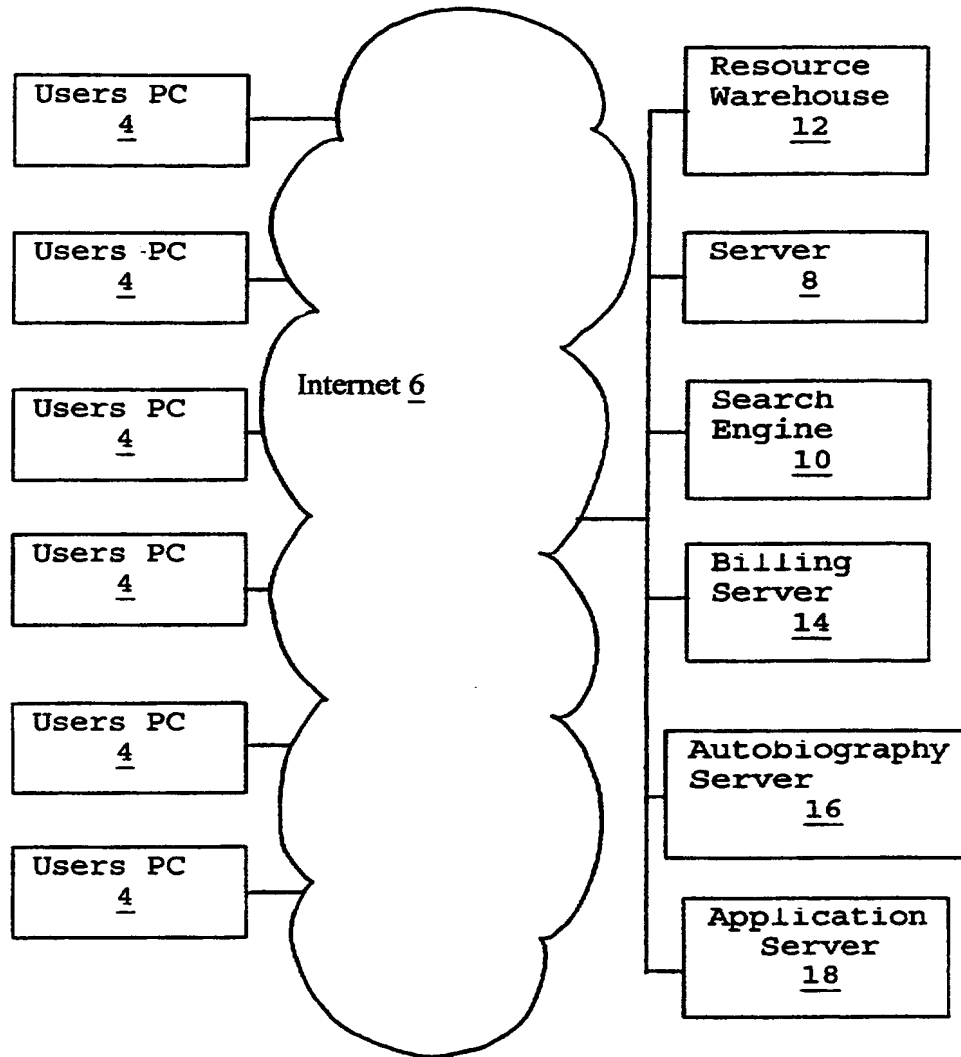


Figure 1

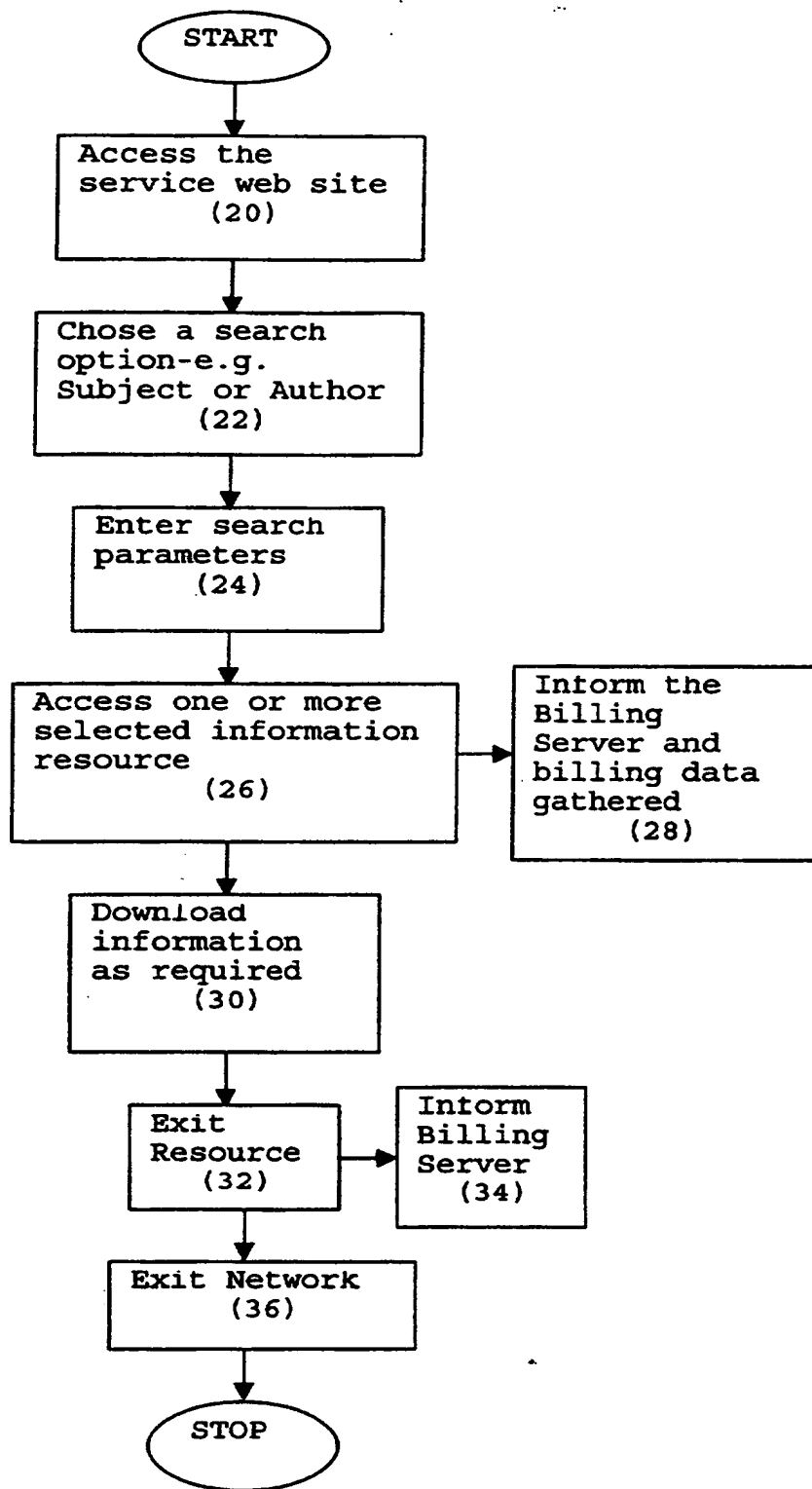


Figure 2

## A NETWORK OF INFORMATION RESOURCES

5 The present invention relates to a network of information resources.

The invention has particular, but not exclusive, application to the fields of technology & management consulting and financial services.

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15 Recently, the range of financial services products available to the consumer has begun to express a dichotomy. The introduction of new technologies, systems and practices, coupled with consumers' growing knowledge and confidence in the field of financial affairs have led to the development of "execution-only" sales. In such sales even complex financial products such as pensions and investment products - once thought of as requiring "face-to-face" consultation - are being sold on a commodity basis.

20

25 The public appetite for such products seems to be growing. Increasing affluence and a diminishing welfare state in many developed countries mean that people are considering private personal investments as desirable or even necessary. In addition, the pace of everyday life means that they have less time to spend planning and consulting advisors on these investments.

30 Newcomers to the field of financial services are providing execution-only financial products by a number of channels: using a traditional application form, by telephone contact and over the Internet, typically from a consumer's own personal computer (PC). All of these channels have a significantly lower cost to the provider and avoid the cost of the provision and training of a traditional network of human advisers.

35 Consequently, such providers are able to offer a cheaper service and/or be more profitable than their more traditional competitors.

However, some consumers may be reluctant to conduct an "execution-only" transaction because of lack of confidence in their own ability in the relevant field. Equally they may be daunted by the prospect of a detailed, and possibly rather revealing, interview with a human expert. The customer thus needs to obtain the relevant assurance from a different source.

Also, when setting up a new business, particularly for the first time, obtaining the correct business information is vital. However, the cost of obtaining that information from one of the larger more prestigious business-consultancy firms, such as Andersen Consulting, may be beyond the budget of many individuals and startup companies.

It is an object of the present invention to ameliorate the above disadvantages.

According to a first aspect of the present invention there is provided a network of information resources, accessible to users through the Internet; the information resources being provided by a plurality of experts who have been approved by the service provider prior to posting their information resources on the network.

Preferably, the information resources posted by the experts are in the form of reports or papers on specific topics and are not inspected by the service provider.

Preferably, biographical information on each of the experts may be accessed by the users as a means of validating the information provided by the experts.

Preferably, the experts each receive a fee for the access to their information resources by users, for example, in the form of click revenues.

Alternatively, the fee may be proportionate to the amount of time elapsed while a user is accessing an information resource.

In one embodiment the information posted by the experts relates to technology and management consulting.

- 5 Preferably, third party advertising is provided throughout the information provision process.

According to a second aspect of the present invention there is provided a method of providing information resources,  
10 accessible to users through the Internet, the information resources being provided by a plurality of experts, the method including the step of approving each of the experts prior to posting their information resources on the network.

- 15 Preferably, the information resources posted by the experts are not inspected by the service provider.

Preferably, biographical information on each of the experts may be accessed by the users as a means of validating the  
20 information resources.

Preferably, the experts receive a fee for the access to their information resources obtained by users, for example, in the form of click revenues.

- 25 Alternatively, the fee may be proportionate to the amount of time elapsed while a user is accessing an information resource.

- 30 In one embodiment the information posted by the experts relates to technology and management consulting.

Preferably, third party advertising is provided through out the information provision process.

- 35 The term "resource" should be understood to comprise any information that may result from an expert consultation, for example a medical diagnosis or the results of a fault-finding procedure on a piece of engineering machinery as well as the

financial and business information discussed above.

As the possible range of information and advice will change from time to time as, for example, some products are introduced and others phased out, an update means is preferably adapted to update the resources with changing details of recommendations that can be made. This updating of resources will be carried out by the experts with the assistance where necessary of the service provider.

An embodiment of the present invention will now be described, by way of example, in which:

Figure 1 is a schematic view of a network in accordance with the present invention; and

Figure 2 is a flow diagram of a method of accessing information in accordance with the present invention.

Regarding Figure 1, there is provided a network 2 of information resources, accessible to users using their home PCs 4, through the Internet 6. The users may also use PCs provided by the service provider or other facilities in, for example, their bank. The information is provided by a plurality of experts, in specific subjects, who have previously been vetted/approved, by the service provider. The experts can post their information resources, once approved, on the network themselves, which they can also access through the Internet 6.

In fact the user may interact with the system via a World Wide Web (WWW) browser. This has the advantage that the (computer-literate) user is operating in a known, and comfortable, environment. The resources and information relating to customer and product/services are stored at a Web servers, including an application server 18 running, for example, Java (TM) Servlets allowing the customer to interact on-line.

Generally speaking, the larger the database of resources, the better the advice which can be provided to users. In the case of financial advice, it is anticipated that thousands of

information resources will provide a sufficiently robust system for commercial use.

5 The network 2 also includes data warehousing facilities 12 for storing the resources. As well as a search engine 10 to facilitate easy searching of the information resources by users. A billing server 14 collates information on the use of the service by individual users and ensures that users are invoiced for their use of the service. The actual method of  
10 billing may include click revenues, time measurement or a combination of both or any other commercially available, suitable billing format, as determined by the service provider.

15 As mentioned above the experts are vetted or approved by the service provider prior to allowing them to post their resources on the network. This vetting includes a review of the experts' biographical information and business resumes. This information is then posted on the autobiography server 16  
20 and may be accessed by the users in an attempt to verify the credibility of the expert in a particular field. One of the main reasons for this review and allowing access to this biographical information is that it is anticipated that the service provider will not undertake any liability and will not  
25 indemnify the users of the system against inappropriate or incorrect advice and the consequences of the users accepting that advice. In effect the contract, such as there is one, will be between the expert and the user directly with the service provider acting merely as an agent to bring the two  
30 parties together.

The system will also allow for limited access to reports for a period of time, the access being extended later to allow for more general revenue generation. In this way a user may, for  
35 a smaller fee than would be payable to a high street consultant, access information on a limited basis. While the expert can gain further revenue from the report later by allowing greater access at that future time.



If, at any time, the user feels uncomfortable or out of his or her depth he or she may request a consultation with a human financial advisor. The use of the automated system would not be a waste of time because a lot of the information required by the human advisor would already be available to him. The interview could be conducted in the traditional manner or via a proprietary Web browser videoconference link. The provider may, of course, charge for this service, for example on a time basis.

The advisor may be arranged not to promote any one company's products but may give advice in a generic sense, for example, "You should buy a stock-market based pension". Alternatively, the adviser may be arranged to provide recommendations in a generic sense to further software, which then provides the user with details of the relevant product or products from the institution/provider operating the system.

As well as providing information resources the system will provide advertising space for appropriate companies, such as, insurance companies or pension companies to advertise on the network.

The system may divide the relevant field so as to save the user time. For example, the financial field may be divided into three categories:

1. Savings and investments
2. Life protection
3. Retirement planning

Since different (although possibly overlapping) information will be required from the user in each of these situations the user may select the field or fields in which he is interested to save time.

Regarding the flow diagram of Figure 2, a user accesses information, from the network as follows: the user accesses the service web site (box 20) through the use of an

appropriate web browser. The user then chooses a search option (box 22). The option may be a topic, such as those discussed above, or may be a specific author, from whom the user wishes to seek advice. The user will then be asked to enter the parameters of the search that he wishes to carry out (box 24). This may be in, for example, the form of a list of key words that the user wishes to be searched. Once the network 2 has provided a choice of possible resources the user can chose to enter one or more specific resources (box 26). At this point the system initiates a billing action controlled by the billing server 14 (box 28). The user may browse as long as he or she wishes, and may down load information as required (box 30). The user will then exit the resources (box 32) and the billing server will be informed that the user has exited (box 34). In this way the billing server 14 may control billing either by click revenue or elapsed time during access to one or more resources or a combination of methods, as the service provider desires. On exiting the resources the user may either commence another search or may exit the network (box 36).

While the present invention has been described in the context of personal financial advice, it should be borne in mind that it is equally applicable to other fields, such as medical advice, automobile fault-finding, management consulting and so on. Modifications may also be incorporated without departing from the scope of the present invention.

**CLAIMS**

1. A network of information resources, accessible to users through the Internet; the information resources being provided by a plurality of experts who have been approved by the service provider prior to posting their information resource on the network.
2. A network as claimed in claim 1, wherein the information resources posted by the experts are in the form of reports or papers on specific topics.
3. A network as claimed in claim 2, wherein the information resources posted by the experts are not inspected by the service provider.
4. A network as claimed in any previous claim, wherein biographical information on each of the experts may be accessed by the users as a means of validating the information resources.
5. A network as claimed in any preceding claim, wherein the experts receive a fee for the access to their information resource obtained by a user.
6. A network as claimed in claim 5, wherein the fees are in the form of click revenues.
7. A network as claimed in claim 5, wherein the fees are proportionate to the amount of time elapsed while a user is accessing a specific information resource.
8. A network as claimed in any preceding claim, wherein the information resources relate to technology and management consulting.
9. A network as claimed in any preceding claim, wherein third party advertising is provided through out the

information provision process.

10. A method of providing information resources, accessible to users through the Internet, the information resources being provided by a plurality of experts, the method including the step of approving each of the experts prior to posting their information resource on the network.  
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11. A method as claimed in claim 10, wherein the information resources posted by the experts are not inspected by the service provider.  
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12. A method as claimed in claim 10 or claim 11, wherein biographical information on each of the experts may be accessed by the users as a means of validating the information provided by the experts.  
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13. A method as claimed in any of claims 10 to 12, wherein the experts receive a fee for the access to their information resources obtained by users.  
20
14. A method as claimed in claim 13, wherein the fees are in the form of click revenues.
- 25 15. A method as claimed in claim 13, wherein the fees are proportionate to the amount of time elapsed while a user is accessing a specific information resource.
- 30 16. A method as claimed in any of claims 10 to 15, wherein the information resources relate to technology and management consulting.
- 35 17. A method as claimed in any of claims 10 to 16, wherein third party advertising is provided through out the information provision process.



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**Claims searched:** All

**Examiner:** Gareth Griffiths  
**Date of search:** 15 August 2000

## **Patents Act 1977**

### **Search Report under Section 17**

#### **Databases searched:**

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:

UK CI (Ed.R): H4P (PPBC, PPEC, PPG)

Int CI (Ed.7): G06F 17/30, H04L 29/06

Other: Online Databases: WPI, EPODOC, EPO; Internet

#### **Documents considered to be relevant:**

Category	Identity of document and relevant passage	Relevant to claims
X	WO98/48546 A1 (APPALOOSA INTERACTIVE) whole document	1-17
X	WO98/04061 A1 (WALKER ASSET MANAGEMENT) pages 9-13	1-17
X	WO98/02836 A2 (ILIFF) abstract & p.10 line 30 - p.11 line 1	1-17
X	WO97/44749 A1 (PURCELL) abstract	1-17
X	US5987454 (HOBBS) col.3 lines 1-11	1-17
X	Internet website: <a href="http://www.nhsdirect.nhs.uk/">http://www.nhsdirect.nhs.uk/</a>	1-17
X	Internet website: <a href="http://direct-advice.com/">http://direct-advice.com/</a>	1-17
X	Internet website: <a href="http://healthweb.org/">http://healthweb.org/</a>	1-17

X	Document indicating lack of novelty or inventive step	A	Document indicating technological background and/or state of the art.
Y	Document indicating lack of inventive step if combined with one or more other documents of same category.	P	Document published on or after the declared priority date but before the filing date of this invention.
&	Member of the same patent family	E	Patent document published on or after, but with priority date earlier than, the filing date of this application.

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